

Information to identify the case:

Debtor 1	Patricia S. Williams	Social Security number or ITIN xxx-xx-6006
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
	First Name Middle Name Last Name	EIN _____
United States Bankruptcy Court District of New Jersey		
Case number: 19-23665-VFP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Patricia S. Williams
aka Patricia Morris

1/23/25

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Patricia S. Williams
Debtor

Case No. 19-23665-VFP
Chapter 13

District/off: 0312-2
Date Rcvd: Jan 23, 2025

User: admin
Form ID: 3180W

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Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2025:

Recip ID **Recipient Name and Address**
db + Patricia S. Williams, 12 North 4th Street, Paterson, NJ 07522-1323

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 23 2025 21:02:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 23 2025 21:02:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Jan 23 2025 20:50:24	Specialized Loan Servicing LLC, P.O. Box 340514, Tampa, FL 33694-0514
cr	^ MEBN	Jan 23 2025 20:50:28	Synchrony Bank, c/o PRA Receivables Management, LL, POB 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: RASEBN@raslg.com	Jan 23 2025 21:00:00	Wells Fargo Bank, N.A., Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004, UNITED STATES 30004-2001
518467404	EDI: CITICORP	Jan 24 2025 01:37:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518351287	+ Email/Text: ebnnotifications@creditacceptance.com	Jan 23 2025 21:00:00	Credit Acceptance Corp, 25505 W. Twelve Mile Road, #3000, Southfield, MI 48034-8331
518467397	EDI: Q3G.COM	Jan 24 2025 01:37:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518473578	Email/Text: ar@figadvisors.com	Jan 23 2025 21:02:00	FIG as Custodian for FIG NJ18, LLC and Secured Par, PO Box 54472, New Orleans Louisiana 70154-4472
520458776	Email/Text: mtgbk@shellpointmtg.com	Jan 23 2025 21:01:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, South Carolina 29603-0826
520458777	Email/Text: mtgbk@shellpointmtg.com	Jan 23 2025 21:01:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, South Carolina 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826, Greenville, South Carolina 29603-0826
519243531	EDI: PRA.COM	Jan 24 2025 01:37:00	Portfolio Recovery Associates, LLC, PO Box

District/off: 0312-2

User: admin

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Date Rcvd: Jan 23, 2025

Form ID: 3180W

Total Noticed: 23

519243532	EDI: PRA.COM	Jan 24 2025 01:37:00	41067, Norfolk, VA 23541
518467676	EDI: PRA.COM	Jan 24 2025 01:37:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518456541	EDI: PRA.COM	Jan 24 2025 01:37:00	Portfolio Recovery Associates, LLC, c/o Gap, POB 41067, Norfolk VA 23541
518350764	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jan 23 2025 21:01:00	Specialized Loan Services, 6200 S. Quebec Street, Greenwood Village , CO 80111-4720
518350976	^ MEBN	Jan 23 2025 20:50:31	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518413649	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jan 23 2025 21:00:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
518469218	Email/Text: bkelectronicnoticecourtmail@computershare.com	Jan 23 2025 21:01:00	Wells Fargo Bank, N.A. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129
520345316	+ Email/Text: mtgbk@shellpointmtg.com	Jan 23 2025 21:01:00	Wells Fargo Bank, N.A., c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
520345317	+ Email/Text: mtgbk@shellpointmtg.com	Jan 23 2025 21:01:00	Wells Fargo Bank, N.A., c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, Wells Fargo Bank, N.A., c/o Shellpoint Mortgage Servicing 29603-0826
520345657	+ Email/Text: RASEBN@raslg.com	Jan 23 2025 21:00:00	Wells Fargo Bank, N.A., Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518350765	*+	Specialized Loan Services, 6200 S. Quebec Street, Greenwood Village , CO 80111-4720
518472862	*++++	WELLS FARGO BANK, N.A. TRUSTEE (SEE 410), C/O SPECIALIZED LOAN SERVICING LLC, 8742 KENDRICK CASTILLO WAY STE 300, HIGHLANDS RANCH CO 80129-3155, address filed with court; Wells Fargo Bank, N.A. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 25, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Wells Fargo Bank N.A., as Trustee, et al... dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor Wells Fargo Bank N.A., As Trustee For the Certificateholders of Mastr Asset-Back Securities Trust 2007-NCW, Mortgage Pass-Through Certificates, Series 2007-NCW dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Kimberly A. Wilson	on behalf of Creditor Wells Fargo Bank N.A. kimwilson@raslg.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Stuart D. Gavzy	on behalf of Debtor Patricia S. Williams stuart@gavzylaw.com lesliebrown.paralegal@gmail.com;gavzysr82824@notify.bestcase.com;4635996420@filings.docketbird.com;Tiffany@beaconlawyer.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8